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flag is set. If it is set (step 330), the mobile radio telephone 1, or at least the respective application, is disabled in step 331. Otherwise it is further checked whether the finance server has requested a refusal (step 332) leading to interruption of the process with display of the reason for refusal (step 334).

IN THE CLAIMS:

Please amend the following claims:

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1. (Amended) Financial transaction method between a customer and a terminal, said customer being equipped with a mobile radio telephone which can be used in a mobile radio network, said mobile radio telephone comprising a mobile device and a removable identification module, in which at least a customer identification and a monetary amount can be stored, said monetary amount being able to be reloaded with the aid of secured reloading documents from a service center, which reloading documents are transmitted by means of digital messages via said mobile radio network, said method comprising:

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transmitting said customer identification via a contactless interface between said identification module and said terminal to a contactless transceiver of said terminal,

checking in said terminal authorization of said customer, identified by means of said transmitted customer identification, to carry out a financial transaction, said checking taking place with authorization data which are transmitted to said terminal via a public switched telephone network ,

transmitting an electronic transaction amount to said terminal via said contactless interface,

charging the stored monetary amount depending upon the transmitted transaction amount,

preparing in said terminal a transaction document, which contains said customer identification, a terminal identification as well as an indication of said transaction amount,

electronic signing of said transaction document by said terminal,

transmitting said transaction document to the service center via said public switched telephone network,

checking the electronic signature of said terminal in said service center,

paying into an account of said terminal, if the signature corresponds to an authorized

terminal.

2. (Amended) Transaction method according to claim 1, wherein said service center operates a control account for each customer in which is stored the value of said monetary amount stored in said identification module, this control account being updated during each reloading of said monetary amount and during reception of transaction documents.

3. (Amended) Transaction method according to claim 2, wherein said transaction documents are conducted to said service center by a clearing unit.

4. (Amended) Transaction method according to claim 1, wherein the data transmitted from said mobile radio telephone to said terminal via said contactless interface are provided with an electronic signature of said identification module.

5. (Amended) Transaction method according to claim 4, wherein said electronic signature of said identification module is checked in said terminal.

6. (Amended) Transaction method according to claim 4, wherein said electronic signature of said identification module is passed on to said service center and is checked by said service center.

7. (Amended) Transaction method according to claim 1, wherein said transaction documents can be transmitted in batch mode to said service center via said public switched telephone network.

8. (Amended) Transaction method according to claim 1, wherein said terminals contain a customer black list, which can be updated by said service center via said public switched telephone network, and wherein the transaction is interrupted if the received customer identification is contained in this black list.

9. (Amended) Transaction method according to claim 1, wherein said service center can disable said identification module with the aid of customer blocking documents transmitted via said mobile radio network.

10. (Amended) Transaction method according to claim 1, wherein said service center can disable the said terminals with the aid of terminal blocking documents transmitted via said public switched telephone network.

11. (Amended) Transaction method according to claim 1, wherein said identification module is a subscriber identity module.

12. (Amended) Transaction method according to claim 2, wherein said identification module is a transponder, and said mobile device is contained in said terminal.

13. (Amended) Transaction method according to claim 1, wherein said identification module communicates with said terminal via an integrated inductance in said identification module.

14. (Amended) Transaction method according to claim 1, wherein said identification module communicates with said terminal with the aid of an inductance integrated into said mobile device.

15. (Amended) Transaction method according to claim 1, wherein said identification module communicates with said terminal with the aid of an infrared transceiver integrated into said mobile device.

16. (Amended) Transaction method according to claim 1, wherein at least certain data, transmitted between said terminal and said identification module via said contactless interface, is encrypted and/or signed.

17. (Amended) Transaction method according to claim 1, wherein said transaction document is encrypted.

18. (Amended) Transaction method according to claim 17, wherein said transaction documents are not decrypted during the transmission.

19. (Amended) Transaction method according to claim 17, wherein data elements, which are needed for the clearing in said clearing unit, are not encrypted, so that said clearing

unit does not have to decrypt said transaction documents.

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22. (Amended) Transaction method according to claim 1, wherein said transaction document can be read or captured in said terminal.

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23. (Amended) Transaction method according to claim 1, wherein said transaction document can be read or captured in said mobile device.

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24. (Amended) Transaction method according to claim 1, wherein said service center stores a terminal black list, and wherein the method is interrupted if the received terminal identification is contained in said terminal black list.

25. (Amended) Transaction method according to claim 1, wherein said service center stores a customer black list, and wherein the method is interrupted if said customer identification is contained in said customer black list.

26. (Amended) Transaction method according to claim 1 wherein said identification element contains a stack with data about transactions already carried out, and wherein said data can be called up by said service center.

IN THE ABSTRACT:

The Abstract is changed as follows:

Please delete the Abstract in its entirety and substitute: